



Order Filed on May 24, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
STERN, LAVINTHAL & FRANKENBERG, LLC
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Roseland, NJ 07068
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Attorney for Secured Creditor,
Nationstar Mortgage LLC d/b/a Mr. Cooper
By Maria Cozzini, Esq.

In Re:

Gary J. Worlock

Jennifer M. Worlock

Debtor(s).

Case No.: 19-11129-JNP

Chapter: 13

Hearing Date:

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: May 24, 2021

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Gary J. Worlock and Jennifer M Worlock

Case No: 19-11129-JNP

Caption: Order Resolving Creditor's Certification of Default With Conditions

Applicant: Nationstar Mortgage LLC d/b/a Mr. Cooper
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC
Debtor's Counsel: Nathan Van Embden, Esq.
Property Involved ("Collateral"): 430 Debbie Lane, Millville, NJ 08332

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 1 month cure payment January, 2021.
- The Debtor is overdue for 1 month cure payment February, 2021
- The Debtor is overdue for 5 months regular payments from January, 2021 to May, 2021.
- The Debtor is overdue for 1 month cure payment at \$620.96
- The Debtor is overdue for 1 month cure payment at \$620.98
- The Debtor is overdue for 5 regular monthly payments at \$1,855.55.
- Less Funds held in debtor(s) suspense \$848.53.
- Movant acknowledges receipt of \$3,711.10 while the Motion was pending

Total Arrearages Due \$5,960.06

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$5,960.06. Payment shall be made no later than thirty (30) days from the entry of this Order.
- Beginning on June 1, 2021, regular monthly mortgage payments shall continue to be made in the amount \$1,855.55.

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Debtor: Gary J. Worlock and Jennifer M Worlock

Case No: 19-11129-JNP

Caption: Order Resolving Creditor's Certification of Default With Conditions

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
P.O. Box 619094
Dallas, TX 75261-9741

- ✓ Regular monthly payment: Nationstar Mortgage, LLC d/b/a Mr. Cooper
P.O. Box 619094
Dallas, TX 75261-9741

- ✓ Monthly cure payment: Nationstar Mortgage, LLC d/b/a Mr. Cooper
P.O. Box 619094
Dallas, TX 75261-9741

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$350.00.

The fees and costs are payable:

- ✓ through the Chapter 13 plan.
- ☐ to the Secured Creditor within _____ days.
- ☐ Attorneys' fees are not awarded.

In re:
Gary J. Worlock
Jennifer M Worlock
Debtors

Case No. 19-11129-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 24, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Gary J. Worlock, Jennifer M Worlock, 430 Debbie Lane, Millville, NJ 08332-4750

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2021 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Medallion Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Maria Cozzini	

District/off: 0312-1

User: admin

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Total Noticed: 1

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com

Nathan Van Embden

on behalf of Joint Debtor Jennifer M Worlock nve@nvanembden.com lstyles@nvanembden.com

Nathan Van Embden

on behalf of Debtor Gary J. Worlock nve@nvanembden.com lstyles@nvanembden.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9